

Certificate Number: 13858-PAM-DE-035166283

Bankruptcy Case Number: 20-02523



13858-PAM-DE-035166283

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on December 10, 2020, at 11:46 o'clock AM CST, James Karnes completed a course on personal financial management given by internet by MoneySharp Credit Counseling Inc., a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the Middle District of Pennsylvania.

Date: December 10, 2020

By: /s/Shaina B. Curtsinger

Name: Shauna B. Curtsinger

Title: Counselor